

**U.S. District Court  
District of New Jersey [LIVE] (Newark)  
CIVIL DOCKET FOR CASE #: 2:23-cv-00850-JXN-AME**

ZAIDA v. EQUIFAX INFORMATION SERVICES, LLC et al  
Assigned to: Judge Julien Xavier Neals  
Referred to: Magistrate Judge Andre M. Espinosa  
Cause: 15:1681 Fair Credit Reporting Act

Date Filed: 02/14/2023  
Date Terminated: 08/23/2023  
Jury Demand: Plaintiff  
Nature of Suit: 480 Consumer Credit  
Jurisdiction: Federal Question

**Plaintiff**

**ISRAEL ZAIDA**

represented by **MOSHE O BOROOSAN**  
LAW OFFICE OF MOSHE BOROOSAN, P.C.  
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2ND FLOOR  
BROOKLYN, NY 11230  
718-719-9101  
Email: moshe@boroosanlaw.com  
*ATTORNEY TO BE NOTICED*

V.

**Defendant**

**EQUIFAX INFORMATION SERVICES,  
LLC**  
*TERMINATED: 08/10/2023*

represented by **BORIS BROWNSTEIN**  
CLARK HILL PLC  
210 Carnegie Center, Suite 102  
Princeton, NJ 08540  
609.785.2923  
Email: bbrownstein@clarkhill.com  
*TERMINATED: 04/11/2023*  
*LEAD ATTORNEY*

**DUSTIN PETER MANSOOR**  
SEYFARTH SHAW  
620 8TH AVENUE  
NEW YORK, NY 10018  
212-218-3391  
Email: dmansoor@seyfarth.com  
*LEAD ATTORNEY*  
*ATTORNEY TO BE NOTICED*

**Defendant**

**EXPERIAN INFORMATION SOLUTIONS,  
INC.**

represented by **DOROTHY A. KOWAL**  
PRICE, MEESE, SHULMAN & D'ARMINIO,  
PC  
MACK-CALI CORPORATE CENTER  
50 TICE BOULEVARD  
WOODCLIFF LAKE, NJ 07677  
(201) 391-3737  
Fax: (201) 391-9360

Email: dkowal@pricemeese.com

LEAD ATTORNEY

ATTORNEY TO BE NOTICED

**Defendant****TRANS UNION, LLC**

TERMINATED: 04/20/2023

**Defendant****XACTUS, LLC**

represented by **JOSEPH DEFAZIO**  
**TROUTMAN PEPPER HAMILTON**  
**SANDERS**  
**875 THIRD AVENUE**  
**NEW YORK, NY 10022**  
**212-704-6341**  
 Email: joseph.defazio@troutman.com  
**LEAD ATTORNEY**  
**ATTORNEY TO BE NOTICED**

Date Filed	#	Docket Text
02/14/2023	<u>1</u>	COMPLAINT against All Defendants ( Filing and Admin fee \$ 402 receipt number ANJDC-14031203) with JURY DEMAND, filed by ISRAEL ZAIDA. (Attachments: # <u>1</u> Civil Cover Sheet)(BOROOSAN, MOSHE) (Entered: 02/14/2023)
02/14/2023	<u>1</u>	Case Assigned to Judge Julien Xavier Neals and Magistrate Judge Andre M. Espinosa. (ak, ) (Entered: 02/15/2023)
02/15/2023	<u>2</u>	SUMMONS ISSUED as to EQUIFAX INFORMATION SERVICES, LLC, EXPERIAN INFORMATION SOLUTIONS, INC., TRANS UNION, LLC. Attached is the official court Summons, please fill out Defendant and Plaintiffs attorney information and serve. (mxw, ) (Entered: 02/15/2023)
02/21/2023	<u>3</u>	Application and Proposed Order for Clerk's Order to extend time to answer as to Experian Information Solutions, Inc.. Attorney DOROTHY A. KOWAL for EXPERIAN INFORMATION SOLUTIONS, INC. added. (KOWAL, DOROTHY) (Entered: 02/21/2023)
02/21/2023	<u>4</u>	Corporate Disclosure Statement by EXPERIAN INFORMATION SOLUTIONS, INC. identifying Experian plc as Corporate Parent.. (KOWAL, DOROTHY) (Entered: 02/21/2023)
02/22/2023	<u>1</u>	Clerk`s Text Order – The <u>3</u> Application for Clerk's Order to Ext Answer/Proposed Order submitted by EXPERIAN INFORMATION SOLUTIONS, INC. has been GRANTED. The answer due date has been set for 2/24/2023. (mxw, ) (Entered: 02/22/2023)
02/24/2023	<u>5</u>	SUMMONS Returned Executed by ISRAEL ZAIDA. EQUIFAX INFORMATION SERVICES, LLC served on 2/21/2023, answer due 3/14/2023. (BOROOSAN, MOSHE) (Entered: 02/24/2023)
02/24/2023	<u>6</u>	SUMMONS Returned Executed by ISRAEL ZAIDA. EXPERIAN INFORMATION SOLUTIONS, INC. served on 2/17/2023, answer due 3/24/2023. (BOROOSAN, MOSHE) (Entered: 02/24/2023)
02/24/2023	<u>7</u>	SUMMONS Returned Executed by ISRAEL ZAIDA. TRANS UNION, LLC served on 2/21/2023, answer due 3/14/2023. (BOROOSAN, MOSHE) (Entered: 02/24/2023)
03/14/2023	<u>8</u>	

		NOTICE of Appearance by BORIS BROWNSTEIN on behalf of EQUIFAX INFORMATION SERVICES, LLC (BROWNSTEIN, BORIS) (Entered: 03/14/2023)
03/14/2023	<u>9</u>	Letter from Equifax Information Services, LLC Re: Extension of Time to File Answer w/ Plaintiff's Consent re <u>1</u> Complaint. (BROWNSTEIN, BORIS) (Entered: 03/14/2023)
03/14/2023	<u>10</u>	Corporate Disclosure Statement by EQUIFAX INFORMATION SERVICES, LLC identifying Equifax Inc. as Corporate Parent.. (BROWNSTEIN, BORIS) (Entered: 03/14/2023)
03/14/2023	<u>11</u>	First MOTION for Extension of Time to File Answer <i>by defendant Trans Union LLC with consent</i> by ISRAEL ZAIDA. (BOROOSAN, MOSHE) (Entered: 03/14/2023)
03/14/2023	<u>12</u>	LETTER ORDER granting <u>11</u> LETTER request for Extension of Time to File Answer <i>by defendant Trans Union LLC with consent</i> ; Setting a new deadline of 4/4/2023 for Defendant TransUnion to answer Plaintiff's Complaint. Signed by Magistrate Judge Andre M. Espinosa on 3/14/2023. (mxw) (Entered: 03/15/2023)
03/14/2023	<u>13</u>	LETTER ORDER granting <u>9</u> Letter request for an extension until 4/13/2023 for Defendant Equifax to file an answer to Plaintiff's Complaint. Signed by Magistrate Judge Andre M. Espinosa on 3/14/2023. (mxw) (Entered: 03/15/2023)
03/24/2023	<u>14</u>	ANSWER to Complaint <i>with affirmative defenses</i> by EXPERIAN INFORMATION SOLUTIONS, INC..(KOWAL, DOROTHY) (Entered: 03/24/2023)
04/03/2023	<u>15</u>	Second MOTION for Extension of Time to File Answer ( <i>filed jointly with defendant TransUnion</i> ) by ISRAEL ZAIDA. (BOROOSAN, MOSHE) (Entered: 04/03/2023)
04/04/2023	<u>16</u>	LETTER ORDER granting the <u>15</u> Request for a 14–day extension of time for TransUnion to respond to the complaint. Signed by Magistrate Judge Andre M. Espinosa on 4/4/2023. (qa, ) (Entered: 04/04/2023)
04/11/2023	<u>17</u>	NOTICE of Appearance by DUSTIN PETER MANSOOR on behalf of EQUIFAX INFORMATION SERVICES, LLC (MANSOOR, DUSTIN) (Entered: 04/11/2023)
04/11/2023	<u>18</u>	Substitution of Attorney – Attorney BORIS BROWNSTEIN terminated. Attorney DUSTIN PETER MANSOOR for EQUIFAX INFORMATION SERVICES, LLC added.. (MANSOOR, DUSTIN) (Entered: 04/11/2023)
04/12/2023	<u>19</u>	STIPULATION AND ORDER substituting DUSTIN P. MANSOOR, ESQ. as counsel for Equifax; Withdrawing BORIS BROWNSTEIN, ESQ. as counsel for Equifax. Signed by Magistrate Judge Andre M. Espinosa on 4/12/2023. (mxw) (Entered: 04/12/2023)
04/13/2023	<u>20</u>	ANSWER to Complaint by EQUIFAX INFORMATION SERVICES, LLC.(MANSOOR, DUSTIN) (Entered: 04/13/2023)
04/18/2023	<u>21</u>	NOTICE of Voluntary Dismissal <i>as to defendant Trans Union, LLC</i> by ISRAEL ZAIDA (BOROOSAN, MOSHE) (Entered: 04/18/2023)
04/20/2023	<u>22</u>	ORDER OF VOLUNTARY DISMISSAL with Prejudice as to Defendant Trans Union, LLC. Signed by Judge Julien Xavier Neals on 4/20/2023. (mxw) Modified on 4/28/2023 (mxw). (Entered: 04/20/2023)
04/27/2023	<u>23</u>	First MOTION to Reopen Case by ISRAEL ZAIDA. (BOROOSAN, MOSHE) (Entered: 04/27/2023)
04/27/2023	<u>1</u>	<b>CLERK'S QUALITY CONTROL MESSAGE</b> – The <u>23</u> LETTER filed by MOSHE BOROOSAN on 4/27/2023 was submitted incorrectly as a MOTION. Please be advised to only use the Motion event category when filing a formal motion. This submission will remain on the docket unless

otherwise ordered by the court. (mxw) (Entered: 04/27/2023)

04/28/2023	<u>1</u>	<b>CLERK'S QUALITY CONTROL MESSAGE</b> – Please note that when docketing the <u>20</u> ORDER of Voluntary Dismissal on 4/20/2023, the Clerk's Office closed this case in error. The docket entry at <u>20</u> and the docket itself have been amended to reflect that this case is still active as to Defendants Equifax and Experian. (mxw) (Entered: 04/28/2023)
04/28/2023	<u>24</u>	STIPULATION to File Amended Complaint and Proposed Order by ISRAEL ZAIDA. (BOROOSAN, MOSHE) (Entered: 04/28/2023)
04/28/2023	<u>25</u>	AMENDED COMPLAINT against EQUIFAX INFORMATION SERVICES, LLC, EXPERIAN INFORMATION SOLUTIONS, INC., XACTUS, LLC, filed by ISRAEL ZAIDA.(BOROOSAN, MOSHE) (Entered: 04/28/2023)
05/01/2023	<u>26</u>	STIPULATION AND ORDER that the <u>25</u> Amended Complaint is deemed the operative complaint in this action; Defendants Equifax and Experian shall answer or otherwise respond to the Amended Complaint within 14 days of its filing. Signed by Magistrate Judge Andre M. Espinosa on 5/1/2023. (mxw) (Entered: 05/01/2023)
05/02/2023	<u>27</u>	Request for Summons to be Issued by ISRAEL ZAIDA as to XACTUS, LLC. (BOROOSAN, MOSHE) (Entered: 05/02/2023)
05/02/2023	<u>28</u>	SUMMONS ISSUED as to XACTUS, LLC. Attached is the official court Summons, please fill out Defendant and Plaintiffs attorney information and serve. (mxw, ) (Entered: 05/02/2023)
05/12/2023	<u>29</u>	SUMMONS Returned Executed by ISRAEL ZAIDA. XACTUS, LLC served on 5/4/2023, answer due 5/25/2023. (BOROOSAN, MOSHE) (Entered: 05/12/2023)
05/12/2023	<u>30</u>	ANSWER to Amended Complaint with affirmative defenses by EXPERIAN INFORMATION SOLUTIONS, INC..(KOWAL, DOROTHY) (Entered: 05/12/2023)
05/12/2023	<u>31</u>	ANSWER to Amended Complaint by EQUIFAX INFORMATION SERVICES, LLC.(MANSOOR, DUSTIN) (Entered: 05/12/2023)
05/25/2023	<u>32</u>	Corporate Disclosure Statement by XACTUS, LLC identifying Cascade CISS Holdings, LLC as Corporate Parent.. (DEFAZIO, JOSEPH) (Entered: 05/25/2023)
05/25/2023	<u>33</u>	APPLICATION FOR EXTENSION OF TIME TO ANSWER, MOVE, OR OTHERWISE REPLY pursuant to Local Civil Rule 6.1(b) as to <u>25</u> Amended Complaint by XACTUS, LLC. (DEFAZIO, JOSEPH) Modified on 5/26/2023 (mxw). (Entered: 05/25/2023)
05/26/2023	<u>1</u>	Clerk`s Text Order – The <u>33</u> APPLICATION FOR EXTENSION OF TIME TO ANSWER, MOVE, OR OTHERWISE REPLY submitted by XACTUS, LLC has been GRANTED. The answer due date has been set for 6/8/2023. (mxw) (Entered: 05/26/2023)
06/06/2023	<u>34</u>	ORDER Scheduling Initial R16 Conference for 7/5/2023 11:00 AM before Magistrate Judge Andre M. Espinosa. Signed by Magistrate Judge Andre M. Espinosa on 6/6/2023. (spc) (Entered: 06/06/2023)
06/07/2023	<u>35</u>	Letter from Joseph M. DeFazio. (DEFAZIO, JOSEPH) (Entered: 06/07/2023)
06/20/2023	<u>36</u>	TEXT ORDER --- The Rule 16 conference scheduled in DE <u>34</u> Order will now take place on July 21, 2023 at 11:30 a.m. using the same dial in and access code. So Ordered by Magistrate Judge Andre M. Espinosa on 6/20/2023. (spc) (Entered: 06/20/2023)
06/22/2023	<u>37</u>	Consent MOTION for Extension of Time to File Response/Reply as to <u>35</u> Letter by ISRAEL ZAIDA. (BOROOSAN, MOSHE) (Entered: 06/22/2023)
06/23/2023	<u>1</u>	

**CLERK'S QUALITY CONTROL MESSAGE** – The 37 LETTER filed by MOSHE BOROOSAN on 6/22/2023 was submitted incorrectly as a MOTION. Please be advised to only use the Motion event category when filing a formal motion. This submission will remain on the docket unless otherwise ordered by the court. (mxw) (Entered: 06/23/2023)

06/23/2023	<u>38</u>	TEXT ORDER – The Court is in receipt of Plaintiff's counsel's letter dated June 22, 2023 (ECF No. <u>37</u> ) requesting an extension of time to respond to the pre-motion letter filed by Defendant Xactus, LLC on June 7, 2023 (ECF No. <u>35</u> ). The request is GRANTED. Plaintiffs response is due on or by June 29, 2023. So Ordered by Judge Julien Xavier Neals on 6/23/2023. (kd) (Entered: 06/23/2023)
06/29/2023	<u>39</u>	RESPONSE re <u>35</u> Letter. (BOROOSAN, MOSHE) (Entered: 06/29/2023)
07/06/2023	<u>40</u>	TEXT ORDER – This matter comes before the Court upon the pre-motion letter filed by Defendant regarding its proposed motion. (ECF No. <u>35</u> .) Having read the submissions of the parties, including Plaintiff's response (ECF No. <u>39</u> ), the Court does not believe that a pre-motion conference would be productive at this time. Therefore, Defendant may proceed by filing its proposed motion, if it so chooses. Unless otherwise directed by the Court, such motion will be decided on the papers and no appearances are required. So Ordered by Judge Julien Xavier Neals on 7/6/2023. (kd) (Entered: 07/06/2023)
07/14/2023	<u>41</u>	MOTION to Dismiss for Lack of Jurisdiction by XACTUS, LLC. Responses due by 8/22/2023. (Attachments: # <u>1</u> Text of Proposed Order)(DEFAZIO, JOSEPH) (Entered: 07/14/2023)
07/14/2023	<u>42</u>	MEMORANDUM in Support filed by XACTUS, LLC re <u>41</u> MOTION to Dismiss for Lack of Jurisdiction (Attachments: # <u>1</u> Declaration in Support)(DEFAZIO, JOSEPH) (Entered: 07/14/2023)
07/17/2023	<u>1</u>	Set Deadlines as to <u>41</u> MOTION to Dismiss for Lack of Jurisdiction . Motion set for 8/7/2023 before Judge Julien Xavier Neals. Unless otherwise directed by the Court, this motion will be decided on the papers and no appearances are required. Note that this is an automatically generated message from the Clerk`s Office and does not supersede any previous or subsequent orders from the Court. (mxw) (Entered: 07/17/2023)
07/20/2023	<u>43</u>	Joint Discovery Plan by EQUIFAX INFORMATION SERVICES, LLC.(MANSOOR, DUSTIN) (Entered: 07/20/2023)
07/21/2023	<u>1</u>	Minute Entry for proceedings held before Magistrate Judge Andre M. Espinosa: Scheduling Conference held on 7/21/2023. Scheduling order to be filed. (spc) (Entered: 07/26/2023)
07/24/2023	<u>44</u>	Rule 7.1(d)(5) Letter for an automatic extension of the return date of a dispositive motion re <u>41</u> MOTION to Dismiss for Lack of Jurisdiction . (BOROOSAN, MOSHE) (Entered: 07/24/2023)
07/25/2023	<u>1</u>	Reset Deadlines as to <u>41</u> MOTION to Dismiss for Lack of Jurisdiction . Motion set for 8/21/2023 before Judge Julien Xavier Neals. Unless otherwise directed by the Court, this motion will be decided on the papers and no appearances are required. Note that this is an automatically generated message from the Clerk`s Office and does not supersede any previous or subsequent orders from the Court. (mxw) (Entered: 07/25/2023)
07/27/2023	<u>45</u>	PRETRIAL SCHEDULING ORDER. Signed by Magistrate Judge Andre M. Espinosa on 7/27/2023. (mxw) (Entered: 07/27/2023)
08/07/2023	<u>46</u>	NOTICE of Settlement <i>as to Equifax Information Services, LLC</i> by ISRAEL ZAIDA (BOROOSAN, MOSHE) (Entered: 08/07/2023)
08/07/2023	<u>47</u>	Second MOTION for Extension of Time to File Response/Reply as to Set/Reset Motion and R&R Deadlines/Hearings, by ISRAEL ZAIDA. (BOROOSAN, MOSHE) (Entered: 08/07/2023)
08/08/2023	<u>1</u>	

**CLERK'S QUALITY CONTROL MESSAGE** – The 47 LETTER filed by MOSHE BOROOSAN on 8/7/2023 was submitted incorrectly as a MOTION. Please be advised to only use the MOTION event category when filing a formal motion. Please refer to Local Civil Rule 7.1 for further guidance regarding application and motion practice. (mxw) (Entered: 08/08/2023)

08/09/2023	<u>48</u>	60–DAY ORDER ADMINISTRATIVELY TERMINATING AS TO EOUIFAX INFORMATION SERVICES, LLC ONLY. Signed by Judge Julien Xavier Neals on 8/9/2023. (ld) (Entered: 08/10/2023)
08/09/2023	<u>49</u>	LETTER ORDER: Plaintiff's request for an extension of time to respond to the motion to dismiss is DENIED. The Clerk of Court is directed to ADMINISTRATIVELY TERMINATE the motion to dismiss at ECF No. 41.. Signed by Judge Julien Xavier Neals on 8/9/2023. (ld, ) (Entered: 08/10/2023)
08/22/2023	<u>50</u>	STIPULATION <i>with Xactus, LLC to transfer venue to SDNY</i> by ISRAEL ZAIDA. (BOROOSAN, MOSHE) (Entered: 08/22/2023)
08/23/2023	<u>51</u>	STIPULATION AND ORDER transferring case to United States District Court for the Southern District of New York. Signed by Judge Julien Xavier Neals on 8/23/2023. (mxw) (Entered: 08/23/2023)
08/23/2023	<u>I</u>	***Civil Case Terminated pursuant to <u>51</u> STIPULATION AND ORDER (mxw) (Entered: 08/23/2023)